

# SECURE DATA TRANSMISSION FROM UNSECURED INPUT ENVIRONMENTS

## ABSTRACT

5 An apparatus, business method and program product for selectively providing  
access to a service facility such as a financial institution or bank. Client access codes  
(passwords, PINs) are maintained by the service facility in a database. When a client  
seeks access to the service facility, e.g., access to the client's account, a random sequence  
of character is generated and passed to the client. The client responds with an offset that  
when combined with the random character sequence is the client's access code. The  
10 client sends the code to the service facility and is granted access to the client's account.  
Optionally, the service facility may specify an intended relationship between the offset  
and the random character sequence, e.g., the offset is added/subtracted from the random  
character sequence. For additional security, dummy characters may be embedded in the  
random character sequence.